



Digital, Internet and Mobile Banking Statistics

September 2024

Report Code: DE22

November 2024



Summary Tables

Number of Active Digital Banking Customers, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	July-Sept. 2024
Number of active retail customers	62,827	74,521	90,325	106,038	112,634
Number of active commercial customers	2,850	3,411	4,065	4,549	4,668
Number of Active Digital Banking Customers	65,677	77,932	94,390	110,588	117,302

Number of Active (retail and commercial) Banking Customers, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	July-Sept. 2024
Only internet banking users	3,177	2,764	2,301	1,802	1,486
Only mobile banking users	53,234	65,954	82,304	98,543	107,478
Both internet and mobile banking users	9,267	9,214	9,786	10,243	8,338
Total	65,677	77,932	94,390	110,588	117,302

Number of Active Retail Digital Banking Customers by Gender, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	July-Sept. 2024
Female	20,021	24,530	30,642	37,341	39,653
Male	42,807	49,991	59,683	68,698	72,981

Number of Active Retail Digital Banking Customers by Age, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	July-Sept. 2024
0-17	230	294	587	727	1,012
18-25	12,431	14,511	17,176	19,990	20,420
26-35	18,204	20,945	24,402	28,502	30,038
36-55	25,237	29,925	35,623	42,184	45,144
56-65	4,884	6,239	8,258	9,683	10,563
66+	1,841	2,607	4,279	4,952	5,456

Number of Customers Using Internet Banking Services, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	July-Sept. 2024
Number of retail customers					
Number of active customers	11,074	10,525	10,545	10,468	8,289
Number of registered customers that logged in at least once	74,817	81,689	91,137	99,129	102,192
Number of registered customers that logged in at least once in 1-year period	24,061	24,405	25,147	27,150	23,307
Active / Registered Customer	15	13	12	11	8
Number of commercial customers					
Number of active customers	1,369	1,452	1,541	1,577	1,535
Number of registered customers that logged in at least once	4,669	5,185	6,069	6,610	6,249
Number of registered customers that logged in at least once in 1-year period	1,892	2,276	2,199	2,397	2,313
Active / Registered Customer Ratio	29	28	25	24	25
Number of total customers					
Total Number of active customers	12,444	11,977	12,086	12,044	9,824
Total number of registered customers that logged in at least once	79,486	86,873	97,206	105,739	108,440
Total number of registered customers that logged in at least once in 1-year period	25,952	26,681	27,346	29,546	25,620
Total Active / Registered Customer Ratio	16	14	12	11	9

Financial Transactions in Internet Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		July-Sept. 2024	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	63	1,321	69	2,073	74	4,035	79	6,956	65	9,773
Payments	28	87	26	119	24	248	22	460	20	596
Investment transactions	22	475	18	673	26	1,234	18	1,340	13	2,132
Credit Card transactions	7	24	7	36	6	71	5	130	4	191
Other Financial transactions	4	80	3	94	4	170	5	308	4	366
Total	123	1,987	123	2,995	134	5,758	129	9,194	105	13,058

Investment Transactions in Internet Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		July-Sept. 2024	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	1,469	67	1,719	92	1,774	290	2,146	487	2,262	1,194
Foreign currency transactions	2,198	86	2,721	213	1,651	147	1,237	181	998	196
Time deposit accounts	826	52	913	75	580	78	623	124	612	178
Share certificate transactions	16,120	206	11,510	174	20,666	601	13,686	398	8,178	347
Repo Transactions	70	5	57	6	56	8	89	14	93	15
Bonds and bills	131	10	110	7	105	13	99	18	83	15
Gold transactions	755	12	637	18	321	7	225	7	186	9
VIOP transactions	568	36	757	89	399	91	387	111	319	179
Total	22,137	475	18,423	673	25,551	1,234	18,491	1,340	12,731	2,132

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Türkiye (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included. While the data of the banks were aggregated, the data was not singularized.

Summary Tables

Number of Active Digital Banking Customers, thousand person

	July-Sept. 2023	April-June 2024	July-Sept. 2024
Number of active retail customers	102,052	110,096	112,634
Number of active commercial customers	4,503	4,520	4,668
Number of Active Digital Banking Customers	106,555	114,615	117,302

Number of Active (retail and commercial) Banking Customers, thousand person

	July-Sept. 2023	April-June 2024	July-Sept. 2024
Only internet banking users	1,885	1,582	1,486
Only mobile banking users	93,648	104,656	107,478
Both internet and mobile banking users	11,023	8,378	8,338
Total	106,555	114,615	117,302

Number of Active Retail Digital Banking Customers by Gender, thousand person

	July-Sept. 2023	April-June 2024	July-Sept. 2024
Female	35,080	38,453	39,653
Male	66,972	71,643	72,981

Number of Active Retail Digital Banking Customers by Age, thousand person

	July-Sept. 2023	April-June 2024	July-Sept. 2024
0-17	693	746	1,012
18-25	19,185	20,126	20,420
26-35	27,612	29,543	30,038
36-55	40,758	43,926	45,144
56-65	9,223	10,235	10,563
66+	4,580	5,519	5,456

Number of Customers Using Internet Banking Services, thousand person

	July-Sept. 2023	April-June 2024	July-Sept. 2024
Number of retail customers			
Number of active customers	11,318	8,426	8,289
Number of registered customers that logged in at least once	96,966	100,994	102,192
Number of registered customers that logged in at least once in 1-year period	27,539	24,870	23,307
Active / Registered Customer Ratio	12	8	8
Number of commercial customers			
Number of active customers	1,590	1,534	1,535
Number of registered customers that logged in at least once	6,514	6,484	6,249
Number of registered customers that logged in at least once in 1-year period	2,386	2,315	2,313
Active / Registered Customer Ratio	24	24	25
Number of total customers			
Total Number of active customers	12,908	9,960	9,824
Total number of registered customers that logged in at least once	103,480	107,477	108,440
Total number of registered customers that logged in at least once in 1-year period	29,925	27,185	25,620
Total Active / Registered Customer Ratio	12	9	9

Financial Transactions in Internet Banking

	July-Sept. 2023		April-June 2024		July-Sept. 2024	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	75	6,098	67	8,312	65	9,773
Payments	23	415	22	551	20	596
Investment transactions	44	1,945	15	1,692	13	2,132
Credit Card transactions	5	116	4	167	4	191
Other Financial transactions	5	259	4	346	4	366
Total	152	8,833	111	11,068	105	13,058

Investment Transactions in Internet Banking

	July-Sept. 2023		April-June 2024		July-Sept. 2024	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	2,075	494	2,256	788	2,262	1,194
Foreign currency transactions	1,417	173	992	199	998	196
Time deposit accounts	556	99	601	147	612	178
Share certificate transactions	39,261	1,007	9,913	363	8,178	347
Repo Transactions	56	8	88	13	93	15
Bonds and bills	94	14	104	18	83	15
Gold transactions	278	8	201	7	186	9
VIOP transactions	468	143	365	156	319	179
Total	44,206	1,945	14,520	1,692	12,731	2,132

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Türkiye (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included. While the data of the banks were aggregated, the data was not singularized.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	Oct.-Dec. 2020	Oct.-Dec. 2021	Oct.-Dec. 2022	Oct.Dec. 2023	July-Sept. 2024
Number of retail customers					
Number of active customers	60,334	72,405	88,647	104,829	111,680
Number of registered customers that logged in at least once	93,974	112,106	136,095	164,581	182,032
Number of registered customers that logged in at least once in 1-year period	71,743	83,692	103,182	124,011	133,246
Active / Registered Customer Ratio	64	65	65	64	61
Number of commercial customers					
Number of active customers	2,166	2,763	3,443	3,957	4,136
Number of registered customers that logged in at least once	4,087	5,121	6,534	7,454	7,938
Number of registered customers that logged in at least once in 1-year period	2,813	3,461	4,152	4,971	5,132
Active / Registered Customer Ratio	53	54	53	53	52
Number of total customers					
Total Number of active customers	62,500	75,168	92,090	108,786	115,816
Total number of registered customers that logged in at least once	98,061	117,226	142,629	172,035	189,970
Total number of registered customers that logged in at least once in 1-year period	74,556	87,152	107,334	128,982	138,378
Total Active / Registered Customer Ratio	64	64	65	63	61

Financial Transactions in Mobil Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		July-Sept. 2024	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	369	1,562	675	3,267	1,023	6,919	1,512	14,349	1,516	20,958
Payments	230	82	293	137	357	295	389	610	406	987
Investment transactions	89	1,191	99	2,031	125	3,085	228	5,618	169	7,510
Credit Card transactions	100	118	151	237	217	610	274	1,588	268	2,487
Other Financial transactions	72	118	60	160	95	398	154	865	105	1,078
Total	860	3,071	1,277	5,833	1,816	11,307	2,558	23,031	2,464	33,020

Investment Transactions in Mobil Banking

	Oct.-Dec. 2020		Oct.-Dec. 2021		Oct.-Dec. 2022		Oct.Dec. 2023		July-Sept. 2024	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	4,790	89	7,303	200	10,155	312	17,819	795	25,911	2,077
Foreign currency transactions	13,056	144	27,522	535	21,933	329	21,202	390	17,804	432
Time deposit accounts	7,023	213	9,877	514	8,401	624	12,806	1,507	15,783	2,441
Share certificate transactions	53,517	576	42,203	480	75,920	1,570	167,139	2,535	100,704	2,142
Repo Transactions	39	2	38	3	43	6	40	9	38	8
Bonds and bills	340	19	397	19	707	64	1,331	149	1,292	124
Gold transactions	8,972	92	10,868	208	7,230	90	7,379	123	6,589	159
VIOP transactions	1,307	55	566	72	677	90	680	110	749	128
Total	89,045	1,191	98,775	2,031	125,065	3,085	228,397	5,618	168,870	7,510

This report has been prepared from the quarterly statistics of 22 member banks of the Banks Association of Turkey(deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included.

While the data of the banks were aggregated, the data was not singularized.

Summary Tables

Number of Customers Using Mobil Banking Services, thousand person

	July-Sept. 2023	April-June 2024	July-Sept. 2024
Number of retail customers			
Number of active customers	100,779	109,060	111,680
Number of registered customers that logged in at least once	157,875	175,802	182,032
Number of registered customers that logged in at least once in 1-year period	119,694	129,776	133,246
Active / Registered Customer Ratio	64	62	61
Number of commercial customers			
Number of active customers	3,892	3,973	4,136
Number of registered customers that logged in at least once	7,236	7,761	7,938
Number of registered customers that logged in at least once in 1-year period	4,882	4,941	5,132
Active / Registered Customer Ratio	54	51	52
Number of total customers			
Total Number of active customers	104,671	113,033	115,816
Total number of registered customers that logged in at least once	165,111	183,563	189,970
Total number of registered customers that logged in at least once in 1-year period	124,575	134,717	138,378
Total Active / Registered Customer Ratio	63	62	61

Financial Transactions in Mobil Banking

	July-Sept. 2023		April-June 2024		July-Sept. 2024	
	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)	Number of transactions (Million)	Volume of transactions (Billion TRY)
Money Transfers	1,346	12,702	1,530	17,378	1,516	20,958
Payments	360	513	383	818	406	987
Investment transactions	227	6,289	198	6,674	169	7,510
Credit Card transactions	255	1,278	265	2,120	268	2,487
Other Financial transactions	145	826	106	908	105	1,078
Total	2,333	21,608	2,483	27,898	2,464	33,020

Investment Transactions in Mobil Banking

	July-Sept. 2023		April-June 2024		July-Sept. 2024	
	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)	Number of transactions (Thousand)	Volume of transactions (Billion TRY)
Investment funds	17,138	877	24,100	1,624	25,911	2,077
Foreign currency transactions	24,067	429	18,464	396	17,804	432
Time deposit accounts	11,258	1,204	14,942	1,969	15,783	2,441
Share certificate transactions	165,133	3,433	131,404	2,267	100,704	2,142
Repo Transactions	41	10	13	1	38	8
Bonds and bills	1,151	95	1,452	153	1,292	124
Gold transactions	7,587	123	7,238	137	6,589	159
VIOP transactions	781	120	689	127	749	128
Total	227,157	6,289	198,302	6,674	168,870	7,510

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The Banks Association of Türkiye
Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

Period	Retail											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active retail customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Sept. 2023	17,345	78,253	79,621	175,220	2,132	94,287	25,407	121,826	1,273	90,735	10,044	102,052
Dec. 2023	17,149	82,602	81,979	181,731	1,802	98,664	25,348	125,813	1,209	95,571	9,258	106,038
March 2024	16,647	86,526	84,053	187,226	1,587	102,807	24,596	128,990	1,105	99,580	8,364	109,049
June 2024	15,977	90,785	85,017	191,779	1,517	106,422	23,353	131,293	1,036	101,670	7,390	110,096
Sept. 2024	15,639	95,479	86,553	197,671	1,490	111,429	21,817	134,736	954	104,345	7,335	112,634

Period	Commercial											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active commercial customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Sept. 2023	2,725	3,447	3,789	9,961	730	3,226	1,656	5,612	611	2,913	978	4,503
Dec. 2023	2,737	3,580	3,874	10,190	721	3,295	1,675	5,692	592	2,972	985	4,549
March 2024	2,577	3,691	3,913	10,181	671	3,307	1,647	5,625	565	3,037	982	4,585
June 2024	2,489	3,766	3,995	10,249	670	3,296	1,645	5,611	547	2,986	987	4,520
Sept. 2024	2,287	3,977	3,961	10,226	665	3,484	1,649	5,797	532	3,133	1,003	4,668

Period	Total											
	Total number of registered customers that logged in at least once (Thousand)				Total number of registered customers that logged in at least once in 1-year period (Thousand)				Number of active customers (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
Sept. 2023	20,070	81,701	83,410	185,181	2,862	97,513	27,063	127,437	1,885	93,648	11,023	106,555
Dec. 2023	19,886	86,182	85,853	191,921	2,523	101,959	27,023	131,505	1,802	98,543	10,243	110,588
March 2024	19,224	90,217	87,966	197,407	2,258	106,114	26,243	134,615	1,670	102,618	9,346	113,634
June 2024	18,465	94,551	89,012	202,028	2,187	109,719	24,998	136,904	1,582	104,656	8,378	114,615
Sept. 2024	17,926	99,456	90,514	207,896	2,155	114,912	23,465	140,533	1,486	107,478	8,338	117,302

II. Number of Active Retail Digital Banking Customers by Gender

Period	Female (Thousand)				Male (Thousand)				Total (Thousand)			
	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total	Only internet banking users	Only mobile banking users	Both internet and mobile banking users	Total
	Sept. 2023	521	31,403	3,156	35,080	752	59,331	6,888	66,972	1,273	90,735	10,044
Dec. 2023	483	33,414	3,443	37,341	726	62,157	5,815	68,698	1,209	95,571	9,258	106,038
March 2024	451	35,371	2,640	38,462	654	64,209	5,724	70,587	1,105	99,580	8,364	109,049
June 2024	421	35,732	2,299	38,453	614	65,938	5,091	71,643	1,036	101,670	7,390	110,096
Sept. 2024	387	37,036	2,230	39,653	567	67,309	5,104	72,981	954	104,345	7,335	112,634

III. Number of Active Retail Digital Banking Customers by Age

Period	Only internet banking users (Thousand)						Only mobile banking users (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Sept. 2023	30	68	146	558	243	228	583	17,189	24,719	36,111	8,178	3,954
Dec. 2023	30	60	130	507	237	246	635	18,232	25,895	37,873	8,651	4,284
March 2024	28	48	111	455	225	238	643	18,749	27,168	39,366	9,064	4,591
June 2024	29	42	99	415	210	240	665	18,980	27,566	40,297	9,308	4,854
Sept. 2024	35	37	93	389	192	207	911	19,319	28,046	41,521	9,683	4,865

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Period	Both internet and mobile banking users (Thousand)						Total (Thousand)					
	0-17	18-25	26-35	36-55	56-65	66+	0-17	18-25	26-35	36-55	56-65	66+
Sept. 2023	80	1,928	2,747	4,089	802	398	693	19,185	27,612	40,758	9,223	4,580
Dec. 2023	62	1,698	2,477	3,804	795	422	727	19,990	28,502	42,184	9,683	4,952
March 2024	54	1,323	2,197	3,605	765	420	725	20,120	29,476	43,425	10,054	5,249
June 2024	52	1,104	1,878	3,214	717	425	746	20,126	29,543	43,926	10,235	5,519
Sept. 2024	67	1,065	1,899	3,234	687	384	1,012	20,420	30,038	45,144	10,563	5,456

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Türkiye (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included. While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

I. Number of customers using internet banking services

Period	Retail			Commercial			Total		
	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Number of registered customers that logged in at least once (Thousand)	Number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2023	96,966	27,539	11,318	6,514	2,386	1,590	103,480	29,925	12,908
Dec. 2023	99,129	27,150	10,468	6,610	2,397	1,577	105,739	29,546	12,044
March 2024	100,700	26,183	9,469	6,490	2,318	1,547	107,190	28,501	11,016
June 2024	100,994	24,870	8,426	6,484	2,315	1,534	107,477	27,185	9,960
Sept. 2024	102,192	23,307	8,289	6,249	2,313	1,535	108,440	25,620	9,824

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payments orders	Total
Sept. 2023	258	1,183	555	383	2,379
Dec. 2023	283	1,031	509	398	2,221
March 2024	190	909	480	375	1,954
June 2024	140	664	364	313	1,481
Sept. 2024	163	575	344	335	1,417

III. Financial transactions*

III.1. Money transfers

	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Sept. 2023	39,184	4,907	72	4,980	29,805	702	30,507	35,486	317	88	405	75,075
Dec. 2023	41,497	5,031	67	5,098	31,146	670	31,816	36,914	305	85	391	78,802
March 2024	37,770	4,701	64	4,764	28,457	640	29,097	33,861	274	85	359	71,990
June 2024	34,719	4,486	58	4,544	26,549	635	27,183	31,727	266	81	348	66,794
Sept. 2024	33,980	4,533	65	4,598	25,593	667	26,260	30,858	290	79	369	65,207

	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Sept. 2023	2,570	1,530	95	1,626	1,391	162	1,553	3,179	324	26	350	6,098
Dec. 2023	2,998	1,711	98	1,810	1,592	161	1,753	3,563	366	28	394	6,956
March 2024	3,349	1,812	107	1,919	2,030	184	2,214	4,133	328	15	344	7,826
June 2024	3,542	1,940	104	2,044	2,195	184	2,379	4,424	334	12	346	8,312
Sept. 2024	4,089	2,142	109	2,251	2,830	201	3,031	5,282	389	13	402	9,773

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	6,938	5,359	2,156	1,085	1,595	408	397	506	4,526	22,969
Dec. 2023	6,978	4,728	2,021	1,086	641	545	224	559	4,797	21,578
March 2024	6,917	3,820	1,836	1,018	1,374	425	211	495	4,966	21,061
June 2024	9,366	4,001	1,725	916	205	428	174	395	4,653	21,863
Sept. 2024	6,447	3,787	1,884	876	1,115	454	79	287	4,635	19,564

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	41	198	52	32	3	0	0	0	88	415
Dec. 2023	46	212	61	38	1	1	0	1	100	460
March 2024	49	181	70	43	3	1	0	1	126	473
June 2024	48	248	80	44	1	1	0	0	129	551
Sept. 2024	57	234	103	57	3	1	0	0	140	596

The Banks Association of Türkiye
Internet Banking Statistics
(Consolidated)

III.3. Investment transactions

	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	962	1,112	2,075	456	854	108	1,417	418	137	556	56
Dec. 2023	976	1,170	2,146	398	765	74	1,237	477	146	623	89
March 2024	1,186	1,279	2,465	464	646	67	1,176	492	163	655	106
June 2024	1,075	1,181	2,256	311	623	58	992	457	144	601	88
Sept. 2024	1,050	1,212	2,262	337	598	63	998	468	143	612	93

	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2023	39,261	51	43	94	177	101	278	468	44,206
Dec. 2023	13,686	54	45	99	144	81	225	387	18,491
March 2024	12,825	62	48	111	196	67	264	317	17,917
June 2024	9,913	66	38	104	133	68	201	365	14,520
Sept. 2024	8,178	50	33	83	123	62	186	319	12,731

	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	244	250	494	46	78	49	173	58	40	99	8
Dec. 2023	239	248	487	43	95	43	181	72	53	124	14
March 2024	335	335	670	47	93	46	187	83	65	148	20
June 2024	393	395	788	37	99	63	199	82	65	147	13
Sept. 2024	607	587	1,194	41	106	49	196	102	76	178	15

	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2023	1,007	9	5	14	4	4	8	143	1,945
Dec. 2023	398	11	7	18	3	3	7	111	1,340
March 2024	507	13	9	22	5	3	9	114	1,677
June 2024	363	12	7	18	3	4	7	156	1,692
Sept. 2024	347	9	5	15	5	4	9	179	2,132

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2023	232	63	4,761	213	5,269	1	1	110	4	116
Dec. 2023	262	67	4,705	203	5,237	2	1	123	5	130
March 2024	261	56	4,412	183	4,913	2	1	137	5	146
June 2024	172	31	3,982	170	4,356	1	0	159	6	167
Sept. 2024	156	34	3,851	168	4,208	1	0	182	7	191

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2023	4,881	259
Dec. 2023	5,057	308
March 2024	4,450	329
June 2024	3,893	346
Sept. 2024	3,720	366

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2023	90	59	149	8
Dec. 2023	156	64	220	9
March 2024	78	62	140	9
June 2024	70	58	128	9
Sept. 2024	76	58	134	8

* The data of previous periods of financial transactions tables were revised by two banks.

This report has been prepared from the quarterly statistics of 28 member banks of the Banks Association of Türkiye (deposit banks and development and investment banks) providing internet banking service to customers. The data of participation banks is not included.

While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Retail Internet Banking Statistics

I. Number of retail customers using internet banking services

Period	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2023	96,966	27,539	11,318
Dec. 2023	99,129	27,150	10,468
March 2024	100,700	26,183	9,469
June 2024	100,994	24,870	8,426
Sept. 2024	102,192	23,307	8,289

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2023	251	1,181	405	288	2,125
Dec. 2023	267	1,028	362	300	1,957
March 2024	186	906	356	288	1,736
June 2024	137	661	259	241	1,298
Sept. 2024	160	570	245	253	1,228

III. Financial transactions*

III.1. Money transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Sept. 2023	13,688	2,579	24	2,602	8,286	109	8,395	10,997	73	68	141	24,825
Dec. 2023	14,855	2,629	21	2,650	8,345	106	8,452	11,102	66	66	132	26,089
March 2024	14,109	2,387	22	2,408	6,742	103	6,845	9,253	63	69	132	23,494
June 2024	12,137	2,124	17	2,141	5,373	90	5,463	7,604	55	66	121	19,862
Sept. 2024	10,619	1,794	17	1,811	4,399	83	4,481	6,292	64	65	129	17,040

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Sept. 2023	201	50	5	54	117	13	131	185	10	1	12	397
Dec. 2023	220	53	4	57	132	14	146	203	9	1	10	433
March 2024	238	63	5	68	130	14	144	211	10	1	11	460
June 2024	232	59	5	64	121	14	135	199	8	1	10	440
Sept. 2024	251	67	4	71	139	14	152	223	10	1	11	485

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	4,799	3,267	1,390	881	684	152	85	506	628	12,391
Dec. 2023	4,832	2,790	1,264	880	283	199	68	559	607	11,482
March 2024	4,900	2,248	1,147	822	593	147	63	494	637	11,051
June 2024	7,526	2,329	1,071	730	71	147	56	395	509	12,835
Sept. 2024	4,474	2,219	1,136	687	441	162	49	287	491	9,946

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	3	12	10	4	1	0	0	0	3	33
Dec. 2023	3	9	9	4	0	0	0	1	4	31
March 2024	3	9	11	5	1	0	0	1	4	34
June 2024	4	12	12	5	0	0	0	0	3	37
Sept. 2024	4	12	13	6	1	0	0	0	6	42

The Banks Association of Turkey
Retail Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	732	867	1,599	313	430	61	804	361	117	478	48
Dec. 2023	730	900	1,630	268	372	29	669	410	123	533	75
March 2024	923	997	1,921	344	299	24	667	423	137	560	90
June 2024	813	892	1,705	209	289	16	514	389	118	507	75
Sept. 2024	739	875	1,613	228	279	18	525	394	117	511	81

Period	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2023	39,120	50	43	94	172	98	270	359	42,772
Dec. 2023	13,632	54	45	98	140	78	219	301	17,157
March 2024	12,764	62	48	110	191	65	256	266	16,635
June 2024	9,854	66	37	104	129	65	194	290	13,243
Sept. 2024	8,124	50	32	82	119	60	179	289	11,405

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	36	36	72	9	15	3	27	32	21	53	5
Dec. 2023	36	37	73	8	13	6	27	38	27	65	7
March 2024	58	52	110	13	11	3	27	43	36	79	11
June 2024	58	60	117	6	14	2	23	43	32	75	7
Sept. 2024	73	66	138	10	15	3	28	52	38	90	8

Period	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2023	969	8	5	13	3	4	7	71	1,217
Dec. 2023	379	11	7	18	3	3	6	48	623
March 2024	469	13	9	22	5	3	8	43	769
June 2024	331	11	7	18	3	3	6	55	632
Sept. 2024	311	9	5	14	4	4	7	67	666

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2023	226	62	3,747	112	4,147	1	1	34	1	37
Dec. 2023	254	65	3,664	103	4,086	2	1	38	1	42
March 2024	254	55	3,478	93	3,880	2	1	43	1	48
June 2024	168	30	3,136	85	3,419	1	0	49	2	52
Sept. 2024	151	33	2,999	82	3,265	1	0	56	2	59

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2023	3,642	31
Dec. 2023	3,714	29
March 2024	3,169	34
June 2024	2,692	33
Sept. 2024	2,319	32

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2023	81	58	140	3
Dec. 2023	147	63	210	5
March 2024	70	60	130	4
June 2024	62	57	118	4
Sept. 2024	66	57	123	4

* The data of previous periods of financial transactions tables were revised by two banks.

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While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Commercial Internet Banking Statistics

I. Number of retail customers using internet banking services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2023	6,514	2,386	1,590
Dec. 2023	6,610	2,397	1,577
March 2024	6,490	2,318	1,547
June 2024	6,484	2,315	1,534
Sept. 2024	6,249	2,313	1,535

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2023	7	2	150	95	254
Dec. 2023	16	3	147	98	264
March 2024	4	3	124	88	218
June 2024	3	4	105	72	183
Sept. 2024	3	5	99	82	189

III. Financial transactions*

III.1. Money transfers

Period	Number of transactions (Thousand)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
TC transfer	FC transfer	Total	TC transfer	FC transfer	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total			
Sept. 2023	25,496	2,329	48	2,377	21,519	594	22,112	24,490	244	20	264	50,250
Dec. 2023	26,642	2,401	46	2,448	22,801	564	23,365	25,812	239	19	259	52,713
March 2024	23,661	2,314	42	2,356	21,715	536	22,252	24,608	211	16	227	48,496
June 2024	22,582	2,362	41	2,403	21,176	544	21,721	24,123	212	15	227	46,933
Sept. 2024	23,361	2,739	48	2,787	21,195	584	21,779	24,566	227	14	240	48,167

Period	Volume of transactions (Billion TRY)											
	EFT	Money orders						Total	Foreign currency transfers			Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total	
TC	FC	Total	TC	FC	Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total			
Sept. 2023	2,369	1,481	91	1,571	1,274	149	1,422	2,994	313	25	338	5,701
Dec. 2023	2,778	1,659	94	1,753	1,460	147	1,607	3,360	357	27	384	6,522
March 2024	3,111	1,749	102	1,851	1,901	170	2,071	3,922	318	14	332	7,366
June 2024	3,311	1,881	99	1,980	2,074	170	2,244	4,225	325	11	336	7,871
Sept. 2024	3,838	2,075	106	2,180	2,691	187	2,879	5,059	379	11	391	9,288

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	2,139	2,092	766	203	912	256	313	0	3,898	10,578
Dec. 2023	2,146	1,938	756	206	358	346	155	0	4,191	10,097
March 2024	2,017	1,571	689	196	780	278	149	0	4,330	10,010
June 2024	1,839	1,672	653	186	135	281	118	0	4,144	9,028
Sept. 2024	1,973	1,568	749	189	674	291	29	0	4,144	9,618

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	39	186	42	29	2	0	0	0	85	382
Dec. 2023	43	203	52	34	1	0	0	0	97	430
March 2024	46	171	59	38	3	0	0	0	122	439
June 2024	44	236	69	39	0	0	0	0	126	514
Sept. 2024	53	222	90	51	2	0	0	0	134	553

The Banks Association of Turkey
Commercial Internet Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	230	245	475	142	424	46	613	58	20	78	8
Dec. 2023	246	270	516	130	393	45	568	67	24	90	14
March 2024	263	282	545	120	346	42	508	69	25	94	16
June 2024	262	289	551	103	333	42	477	68	26	94	12
Sept. 2024	311	338	649	109	319	45	473	74	26	100	13

Period	Number of transactions (Thousand) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Sept. 2023	141	0	0	0	5	4	9	109	1,433	
Dec. 2023	54	0	0	0	4	2	6	86	1,334	
March 2024	60	1	0	1	5	2	7	51	1,283	
June 2024	60	0	0	1	4	3	7	75	1,278	
Sept. 2024	54	0	0	0	4	2	7	30	1,326	

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	208	214	422	37	63	45	146	27	19	46	3
Dec. 2023	203	211	414	35	81	38	154	34	26	60	6
March 2024	277	283	561	35	81	43	160	39	30	69	10
June 2024	335	336	671	31	85	60	176	39	33	72	7
Sept. 2024	535	521	1,056	32	91	46	168	49	38	88	7

Period	Volume of transactions (Billion TRY) investment transactions continued...								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Sept. 2023	38	0	0	0	0	0	1	71	727	
Dec. 2023	19	0	0	0	0	0	1	63	717	
March 2024	38	0	0	0	1	0	1	70	908	
June 2024	32	0	0	0	1	1	1	102	1,060	
Sept. 2024	35	0	0	0	1	1	2	111	1,467	

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2023	6	1	1,014	101	1,122	0	0	76	3	79
Dec. 2023	7	1	1,041	101	1,150	0	0	84	3	88
March 2024	8	1	934	90	1,033	0	0	94	4	98
June 2024	5	1	846	85	937	0	0	110	5	115
Sept. 2024	5	1	851	85	943	0	0	126	6	132

III.5. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2023	1,240	228
Dec. 2023	1,343	279
March 2024	1,281	296
June 2024	1,201	313
Sept. 2024	1,402	335

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2023	9	1	10	5
Dec. 2023	9	1	10	5
March 2024	8	2	10	5
June 2024	8	2	10	5
Sept. 2024	10	1	11	4

* The data of previous periods of financial transactions tables were revised by two banks.

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The Banks Association of Turkey
Commercial Internet Banking Statistics

While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

I. Number of customers using mobil banking services

Period	Retail			Commercial			Total		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2023	157,875	119,694	100,779	7,236	4,882	3,892	165,111	124,575	104,671
Dec. 2023	164,581	124,011	104,829	7,454	4,971	3,957	172,035	128,982	108,786
March 2024	170,579	127,403	107,944	7,604	4,954	4,019	178,183	132,357	111,963
June 2024	175,802	129,776	109,060	7,761	4,941	3,973	183,563	134,717	113,033
Sept. 2024	182,032	133,246	111,680	7,938	5,132	4,136	189,970	138,378	115,816

III. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2023	12,630	36,390	11,672	8,586	69,279
Dec. 2023	14,304	38,684	11,883	9,623	74,494
March 2024	15,414	44,451	10,712	11,390	81,968
June 2024	12,522	37,717	8,958	10,422	69,618
Sept. 2024	12,877	39,893	8,899	11,582	73,252

II. Financial transactions*

III.1. Money transfers

Period	EFT	Number of transactions (Thousand)										
		Money orders**						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Sept. 2023	856,471	105,727	322	106,048	380,463	2,580	383,043	489,091	330	453	783	1,346,345
Dec. 2023	965,698	116,644	276	116,920	426,165	2,455	428,619	545,539	315	483	798	1,512,036
March 2024	1,000,138	110,862	286	111,148	430,256	2,501	432,757	543,905	315	506	821	1,544,864
June 2024	1,002,187	109,513	258	109,771	415,041	2,536	417,577	527,348	307	559	866	1,530,401
Sept. 2024	1,015,153	105,798	283	106,081	391,228	2,505	393,733	499,814	339	526	865	1,515,832

Period	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	Total
		TC	FC	Total	TC	FC	Total					
Sept. 2023	7,560	1,375	54	1,429	3,426	223	3,649	5,078	54	9	63	12,702
Dec. 2023	8,469	1,624	44	1,669	3,924	224	4,148	5,816	54	9	63	14,349
March 2024	10,188	1,755	56	1,811	4,484	248	4,732	6,543	67	11	78	16,809
June 2024	10,695	1,881	64	1,945	4,394	269	4,662	6,607	64	12	76	17,378
Sept. 2024	13,023	2,336	57	2,393	5,162	291	5,453	7,847	75	13	89	20,958

II.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	190,534	14,722	5,365	56,933	13,994	1,835	8,327	55,482	12,846	360,038
Dec. 2023	201,754	15,011	5,194	61,472	6,013	2,549	7,105	73,975	15,538	388,610
March 2024	217,816	10,297	5,092	61,193	14,381	2,324	6,730	70,659	18,145	406,637
June 2024	217,081	10,322	5,219	59,506	2,990	2,503	6,617	61,237	17,288	382,763
Sept. 2024	238,584	11,447	5,459	58,166	12,287	3,049	5,842	53,207	17,688	405,729

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	89	72	45	227	11	2	1	40	25	513
Dec. 2023	105	75	46	288	4	3	1	57	31	610
March 2024	149	68	57	348	17	3	2	63	42	747
June 2024	135	95	62	408	3	4	2	61	49	818
Sept. 2024	180	96	76	489	16	5	2	67	57	987

The Banks Association of Turkey
Mobil Banking Statistics
(Consolidated)

II.3. Investment transactions

Period	Number of transactions (Thousand) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	7,097	10,042	17,138	6,550	17,301	216	24,067	8,166	3,093	11,258	41
Dec. 2023	7,410	10,410	17,819	5,743	15,249	209	21,202	9,380	3,426	12,806	40
March 2024	9,709	12,814	22,524	7,548	13,231	178	20,956	10,404	4,376	14,781	48
June 2024	10,557	13,543	24,100	5,086	13,203	175	18,464	10,724	4,218	14,942	13
Sept. 2024	11,065	14,846	25,911	5,140	12,476	188	17,804	11,255	4,528	15,783	38

Period	Number of transactions (Thousand) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2023	165,133	415	736	1,151	4,200	3,387	7,587	781	227,157
Dec. 2023	167,139	527	804	1,331	4,198	3,182	7,379	680	228,397
March 2024	168,872	660	974	1,634	5,418	2,964	8,381	661	237,856
June 2024	131,404	663	790	1,452	4,064	3,174	7,238	689	198,302
Sept. 2024	100,704	507	785	1,292	3,679	2,909	6,589	749	168,870

Period	Volume of transactions (Billion TRY) continued below...										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	347	529	877	116	285	28	429	684	519	1,204	10
Dec. 2023	383	412	795	98	253	39	390	871	636	1,507	9
March 2024	640	584	1,224	171	223	33	427	1,013	808	1,821	12
June 2024	741	883	1,624	91	274	32	396	1,123	846	1,969	1
Sept. 2024	1,064	1,012	2,077	126	272	34	432	1,396	1,044	2,441	8

Period	Volume of transactions (Billion TRY) investment transactions continued...								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2023	3,433	48	47	95	59	64	123	120	6,289
Dec. 2023	2,535	75	74	149	59	64	123	110	5,618
March 2024	3,231	108	106	214	91	65	156	125	7,211
June 2024	2,267	80	73	153	58	79	137	127	6,674
Sept. 2024	2,142	62	61	124	73	87	159	128	7,510

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2023	28,114	5,894	218,479	2,646	255,133	66	35	1,153	24	1,278
Dec. 2023	34,752	7,335	229,677	2,530	274,294	117	60	1,385	27	1,588
March 2024	35,713	6,617	231,007	2,511	275,848	153	70	1,677	33	1,934
June 2024	26,319	3,511	233,007	2,514	265,352	81	25	1,972	42	2,120
Sept. 2024	25,429	3,810	236,365	2,522	268,127	84	32	2,320	51	2,487

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2023	70,638	19,498	20,401	110,537
Dec. 2023	72,335	20,371	20,347	113,053
March 2024	72,337	20,952	23,578	116,867
June 2024	80,204	24,304	32,731	137,239
Sept. 2024	81,896	27,375	42,732	152,003

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2023	144,701	826
Dec. 2023	154,205	865
March 2024	122,764	960
June 2024	106,221	908
Sept. 2024	105,241	1,078

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2023	5,105	4,216	9,320	178
Dec. 2023	5,019	4,514	9,532	228
March 2024	5,025	4,632	9,658	295
June 2024	5,009	4,949	9,959	291
Sept. 2024	5,326	5,054	10,380	335

* The data of previous periods of financial transactions tables were revised by two banks.

This report has been prepared from the quarterly statistics of 22 member banks of the Banks Association of Turkey (deposit banks and development and investment banks) providing mobile banking service to customers. The data of participation banks is not included. While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Retail Mobil Banking Statistics

I. Number of customers using mobil banking services

	Retail		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2023	157,875	119,694	100,779
Dec. 2023	164,581	124,011	104,829
March 2024	170,579	127,403	107,944
June 2024	175,802	129,776	109,060
Sept. 2024	182,032	133,246	111,680

II. Non-financial transactions

	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2023	12,557	36,355	11,323	8,300	68,535
Dec. 2023	14,239	38,644	11,547	9,317	73,748
March 2024	15,341	44,414	10,435	11,117	81,307
June 2024	12,459	37,670	8,706	10,187	69,022
Sept. 2024	12,814	39,838	8,638	11,352	72,642

III. Financial transactions*

III.1. Money transfers

	EFT	Number of transactions (Thousand)										
		Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total					
Sept. 2023	813,730	101,287	299	101,586	363,663	2,126	365,788	467,374	268	451	719	1,281,824
Dec. 2023	919,727	112,026	257	112,282	408,040	2,013	410,053	522,335	254	481	735	1,442,798
March 2024	956,717	106,254	268	106,521	413,132	2,074	415,206	521,727	249	504	754	1,479,198
June 2024	958,899	104,800	236	105,036	398,044	2,077	400,121	505,157	239	557	796	1,464,853
Sept. 2024	968,354	100,554	258	100,812	373,203	1,991	375,194	476,006	264	525	789	1,445,149

	EFT	Volume of transactions (Billion TRY)										
		Money orders						Foreign currency transfers				Total
		Among own accounts			To other recipients			Total	SWIFT	Others (Western Union, Moneygram, etc)	Total	
		TC	FC	Total	TC	FC	Total					
Sept. 2023	5,293	952	42	994	2,412	132	2,544	3,539	36	8	45	8,876
Dec. 2023	5,855	1,124	32	1,156	2,714	130	2,844	4,000	34	8	42	9,897
March 2024	7,241	1,193	38	1,231	3,192	147	3,338	4,570	41	10	51	11,862
June 2024	7,567	1,263	36	1,300	3,070	153	3,223	4,523	37	12	49	12,139
Sept. 2024	9,115	1,518	37	1,556	3,528	157	3,685	5,241	44	13	57	14,413

III.2. Payments

	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	185,532	12,982	4,382	56,061	13,400	1,713	8,259	55,473	12,071	349,873
Dec. 2023	196,583	13,431	4,235	59,929	5,799	2,372	7,050	73,963	14,784	378,146
March 2024	212,687	8,954	4,163	59,623	13,712	2,172	6,682	70,649	17,306	395,948
June 2024	212,037	8,787	4,302	57,940	2,879	2,346	6,574	61,229	16,336	372,430
Sept. 2024	233,261	9,999	4,483	56,436	11,845	2,883	5,802	53,202	16,790	394,701

	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	72	27	27	190	10	2	1	40	13	383
Dec. 2023	86	26	27	233	4	2	1	57	17	454
March 2024	126	25	33	281	15	3	2	63	21	569
June 2024	114	29	34	328	3	4	2	61	25	599
Sept. 2024	152	35	40	385	15	4	2	67	29	730

The Banks Association of Turkey
Retail Mobil Banking Statistics

III.3. Investment transactions

	Number of transactions (Thousand)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	6,776	9,705	16,481	6,370	16,456	192	23,018	7,997	3,039	11,037	40
Dec. 2023	7,010	10,042	17,052	5,590	14,490	187	20,267	9,182	3,371	12,553	40
March 2024	9,293	12,385	21,678	7,389	12,579	156	20,124	10,192	4,311	14,504	47
June 2024	10,083	13,060	23,143	4,966	12,532	153	17,651	10,506	4,150	14,656	12
Sept. 2024	10,470	14,257	24,727	5,010	11,835	163	17,007	11,016	4,454	15,469	38

	Number of transactions (Thousand)								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transactions					
		Buy	Sell	Total	Buy	Sell	Total			
Sept. 2023	165,029	415	736	1,151	4,166	3,349	7,515	774	225,045	
Dec. 2023	167,062	527	804	1,331	4,162	3,142	7,304	674	226,283	
March 2024	168,799	660	974	1,634	5,376	2,923	8,299	655	235,739	
June 2024	131,346	662	789	1,451	4,032	3,133	7,165	688	196,112	
Sept. 2024	100,647	506	785	1,291	3,648	2,875	6,522	749	166,451	

	Volume of transactions (Billion TRY)										Repurch. agreement
	Investment funds			Foreign currency transactions				Time deposit accounts			
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	253	441	694	94	226	19	339	632	494	1,126	10
Dec. 2023	259	302	561	79	199	30	307	802	608	1,410	9
March 2024	480	431	911	149	175	21	346	932	769	1,701	12
June 2024	538	691	1,229	75	220	21	316	1,039	808	1,846	1
Sept. 2024	775	729	1,504	105	220	22	347	1,286	998	2,284	8

	Volume of transactions (Billion TRY)								Realized VIOP transactions	Total
	Realized share certificate transactions	Bonds and bills			Gold transact.					
		Buy	Sell	Total	Buy	Sell	Total			
Sept. 2023	3,418	48	47	95	58	63	120	119	5,921	
Dec. 2023	2,528	75	74	149	58	62	120	109	5,193	
March 2024	3,221	108	106	214	89	64	153	125	6,683	
June 2024	2,258	80	73	153	57	77	134	127	6,064	
Sept. 2024	2,132	62	61	124	71	85	156	128	6,683	

III.4. Credit card transactions

	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2023	28,041	5,886	210,464	2,175	246,565	65	35	985	16	1,102
Dec. 2023	34,586	7,313	221,895	2,071	265,865	114	59	1,201	18	1,392
March 2024	35,511	6,574	223,506	2,061	267,652	150	69	1,468	22	1,709
June 2024	26,134	3,480	225,705	2,062	257,381	78	24	1,719	28	1,850
Sept. 2024	25,220	3,774	228,612	2,068	259,675	80	30	2,017	35	2,162

III.5. Transactions from mobile

	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2023	69,915	19,257	20,359	109,531
Dec. 2023	71,609	20,144	20,294	112,047
March 2024	71,553	20,724	23,486	115,763
June 2024	79,297	24,036	32,586	135,918
Sept. 2024	80,940	27,086	42,486	150,512

III.6. Other financial transactions

	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2023	143,768	760
Dec. 2023	153,258	790
March 2024	121,727	867
June 2024	105,281	808
Sept. 2024	103,845	944

IV. Product sales realized

	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2023	5,073	4,213	9,286	173
Dec. 2023	4,963	4,512	9,474	219
March 2024	4,960	4,627	9,587	280
June 2024	4,936	4,944	9,880	275
Sept. 2024	5,253	5,045	10,298	320

* The data of previous periods of financial transactions tables were revised by two banks.

Statistics in this report consist of data from banks that are members of the Banks Association of Türkiye (deposit banks, development and investment banks). Participation banks are not included. While the data of the banks was aggregated, the data was not singularized.

The Banks Association of Turkey
Commercial Mobil Banking Statistics

I. Number of customers using mobil banking services

Period	Commercial		
	Total number of registered customers that logged in at least once (Thousand)	Total number of registered customers that logged in at least once in 1-year period (Thousand)	Number of active customers (Thousand)
Sept. 2023	7,236	4,882	3,892
Dec. 2023	7,454	4,971	3,957
March 2024	7,604	4,954	4,019
June 2024	7,761	4,941	3,973
Sept. 2024	7,938	5,132	4,136

II. Non-financial transactions

Period	Number of transactions (Thousand)				
	Credit card applicati.	Loan applicati.	Regular payment orders	Invoice payment orders	Total
Sept. 2023	73	36	350	286	744
Dec. 2023	65	40	336	306	746
March 2024	74	37	278	273	662
June 2024	62	46	252	235	596
Sept. 2024	64	56	261	230	610

III. Financial transactions*

III.1. Money transfers

Period	Number of transactions (Thousand)												
	EFT	Money orders						Total	Foreign currency transfers				Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC transfer	FC transfer	Total	TC transfer	FC transfer	Total						
Sept. 2023	42,740	4,440	23	4,463	16,800	454	17,255	21,717	62	2	64	64,522	
Dec. 2023	45,971	4,618	19	4,637	18,125	442	18,566	23,204	61	2	63	69,238	
March 2024	43,421	4,608	18	4,626	17,125	427	17,551	22,178	66	2	67	65,666	
June 2024	43,288	4,713	22	4,735	16,997	459	17,456	22,191	68	2	69	65,548	
Sept. 2024	46,799	5,244	25	5,269	18,025	514	18,539	23,808	75	2	77	70,684	

Period	Volume of transactions (Billion TRY)												
	EFT	Money orders						Total	Foreign currency transfers				Total
		Among own accounts			To other recipients				SWIFT	Others (Western Union, Moneygram, etc)	Total		
		TC	FC	Total	TC	FC	Total						
Sept. 2023	2,267	423	12	435	1,013	91	1,104	1,539	18	1	18	3,825	
Dec. 2023	2,614	500	13	513	1,210	94	1,303	1,816	21	0	21	4,451	
March 2024	2,947	561	19	580	1,293	101	1,394	1,973	26	1	26	4,947	
June 2024	3,128	617	28	645	1,323	116	1,439	2,084	27	1	27	5,239	
Sept. 2024	3,907	818	20	838	1,634	134	1,768	2,606	31	1	32	6,545	

III.2. Payments

Period	Number of transactions (Thousand)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	5,002	1,740	983	872	594	122	68	9	775	10,165
Dec. 2023	5,171	1,580	959	1,543	213	176	56	12	755	10,464
March 2024	5,129	1,342	929	1,570	669	153	48	10	839	10,689
June 2024	5,043	1,536	917	1,566	111	157	44	8	951	10,333
Sept. 2024	5,323	1,448	976	1,730	442	166	39	5	898	11,028

Period	Volume of transactions (Billion TRY)									
	Invoice payments	Tax payments	SGK premium payments	Loan payments	Motorized vehicles taxes	Traffic penalty payments	GSM crediting payments	Chance game payments	Other payments	Total
Sept. 2023	17	45	18	37	1	0	0	0	13	130
Dec. 2023	19	48	20	55	0	0	0	0	13	156
March 2024	23	43	24	66	1	0	0	0	21	178
June 2024	21	65	27	80	0	0	0	0	24	219
Sept. 2024	28	61	35	104	1	0	0	0	28	257

The Banks Association of Turkey
Commercial Mobil Banking Statistics

III.3. Investment transactions

Period	Number of transactions (Thousand) <i>continued below...</i>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	321	336	657	180	844	24	1,049	168	53	222	1
Dec. 2023	399	368	767	153	759	23	935	198	55	253	0
March 2024	417	429	846	159	652	21	832	212	65	277	0
June 2024	474	483	957	120	671	22	814	218	68	286	0
Sept. 2024	595	589	1,184	130	641	25	796	239	74	313	0

Period	Number of transactions (Thousand) <i>investment transactions continued...</i>								
	Realized share certificate transactions	Bonds and bills			Gold transactions			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2023	105	0	0	0	34	38	72	7	2,111
Dec. 2023	77	0	0	0	36	40	76	7	2,115
March 2024	73	0	0	0	42	40	82	6	2,117
June 2024	58	1	0	1	32	41	73	1	2,190
Sept. 2024	57	0	0	1	32	35	66	0	2,419

Period	Volume of transactions (Billion TRY) <i>continued below...</i>										
	Investment funds			Foreign currency transactions				Time deposit accounts			Repurch. agreement
	Buy	Sell	Total	Buy	Sell	Arbitrage	Total	Opening	Closing	Total	
Sept. 2023	94	88	183	23	59	9	90	53	25	78	0
Dec. 2023	125	110	235	20	54	9	84	69	28	97	0
March 2024	160	153	313	22	48	11	81	80	40	120	0
June 2024	203	192	394	16	53	11	80	84	38	122	0
Sept. 2024	289	283	572	21	52	12	85	110	46	156	0

Period	Volume of transactions (Billion TRY) <i>investment transactions continued...</i>								
	Realized share certificate transactions	Bonds and bills			Gold transact.			Realized VIOP transactions	Total
		Buy	Sell	Total	Buy	Sell	Total		
Sept. 2023	14	0	0	0	1	1	3	0	368
Dec. 2023	7	0	0	0	1	2	3	0	425
March 2024	10	0	0	0	2	1	3	0	527
June 2024	9	0	0	0	1	2	3	0	610
Sept. 2024	10	0	0	0	2	2	3	0	827

III.4. Credit card transactions

Period	Number of transactions (Thousand)					Volume of transactions (Billion TRY)				
	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total	Cash advance	Cash advance in installments	Payment to own credit card	Payment to others' credit card	Total
Sept. 2023	73	7	8,015	471	8,567	1	0	168	8	176
Dec. 2023	166	22	7,782	459	8,429	3	1	184	9	196
March 2024	202	43	7,501	450	8,196	4	1	209	11	225
June 2024	185	31	7,303	452	7,971	3	1	253	14	270
Sept. 2024	209	35	7,753	454	8,452	4	1	303	16	325

III.5. Transactions from mobile

Period	Number of transactions (Thousand)			
	Realized withdrawals	Realized deposit transactions	Mobile payments	Total
Sept. 2023	723	242	42	1,007
Dec. 2023	726	228	53	1,007
March 2024	784	228	92	1,104
June 2024	907	268	145	1,320
Sept. 2024	956	289	246	1,491

III.6. Other financial transactions

Period	Number of transac. (Thousand)	Volume of transac. (Billion TRY)
Sept. 2023	933	66
Dec. 2023	947	75
March 2024	1,036	93
June 2024	940	100
Sept. 2024	1,397	134

IV. Product sales realized

Period	Number of transactions (Thousand)			Volume of transactions (Billion TRY)
	Instant credit lending	Insurance Sales	Total	Instant credit lending
Sept. 2023	32	2	34	5
Dec. 2023	56	2	58	9
March 2024	65	5	71	16
June 2024	74	5	79	16
Sept. 2024	74	9	82	14

* The data of previous periods of financial transactions tables were revised by two banks.

Statistics in this report consist of data from banks that are members of the Banks Association of Türkiye (deposit banks, development and investment banks). Participation banks are not included. While the data of the banks was aggregated, the data was not singularized.

List of participating banks in internet banking statistics

	Internet Banking Sites Included
1 Akbank T.A.Ş.	akbank.com
2 Aktif Yatırım Bankası A.Ş.	online.aktifbank.com.tr / https://internetsubesi.passolig.com.tr
3 Alternatifbank A.Ş.	https://online.alternatifbank.com.tr
4 AnadoluBank A.Ş.	Anadolubank Internet Banking Site
5 Arap Türk Bankası A.Ş.	https://internetsubesi.atbank.com.tr/
6 Burgan Bank A.Ş.	https://www.burgan.com.tr , https://www.burgan.com.tr/on
7 Citibank A.Ş.	https://portal.citidirect.com
8 Denizbank A.Ş.	Denizbank Internet Banking, DenizTrader
9 Fibabanka A.Ş.	www.fibabanka.com.tr
10 HSBC Bank A.Ş.	https://bireysel.hsbc.com.tr/
11 ICBC Turkey Bank A.Ş.	ICBC Turkey Internet Şube
12 ING Bank A.Ş.	ING İnternet Şube
13 MUFG Bank Turkey A.Ş.	https://www.tu.bk.mufg.jp
14 Odea Bank A.Ş.	https://online.odeabank.com.tr/
15 Pasha Yatırım Bankası A.Ş.	https://pashaonline.pashabank.com.tr
16 QNB Bank A.Ş.	QNB Finansbank Internet banking and enpara.com
17 Şekerbank T.A.Ş.	Sekerbank Internet Banking Site
18 Turkish Bank A.Ş.	www.turkishbank.com
19 Turkland Bank A.Ş.	www.tbank.com.tr
20 Türk Ekonomi Bankası A.Ş.	www.teb.com.tr
21 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	www.ziraatbank.com.tr
22 Türkiye Garanti Bankası A.Ş.	www.garantibvva.com.tr
23 Türkiye Halk Bankası A.Ş.	Halkbank Internet Banking
24 Türkiye İş Bankası A.Ş.	www.isbank.com.tr
25 Türkiye Kalkınma ve Yatırım Bankası A.Ş.	https://online.kalkinma.com.tr
26 Türkiye Sınai Kalkınma Bankası A.Ş.	https://online.tskb.com.tr/tskbonline/Giris
27 Türkiye Vakıflar Bankası A.Ş.	www.vakifbank.com.tr, Trade Online, Vinov
28 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi İnternet

List of participating banks in mobile banking statistics

	Applications Included
1 Akbank T.A.Ş.	Akbank Mobil
2 Aktif Yatırım Bankası A.Ş.	N Kolay Mobil
3 Alternatifbank A.Ş.	Alternatif Bank Mobil
4 AnadoluBank A.Ş.	Anadolubank mobil application
5 Arap Türk Bankası A.Ş.	A&T BANK MOBİL
6 Burgan Bank A.Ş.	Burgan Mobil, ON Mobil
7 Citibank A.Ş.	https://m.citidirect.com
8 Denizbank A.Ş.	MobilDeniz, DenizTrader
9 Fibabanka A.Ş.	Fibabanka Mobile App
10 HSBC Bank A.Ş.	HSBC Mobil Banking
11 ICBC Turkey Bank A.Ş.	ICBC Turkey Mobil Şube
12 ING Bank A.Ş.	ING Mobil, Paramara
13 Odea Bank A.Ş.	Odeabank mobil application
14 QNB Finansbank A.Ş.	QNB Finansbank Mobil Banking, enpara.com Mobil Banking
15 Şekerbank T.A.Ş.	Seker Mobil Banking
16 Türk Ekonomi Bankası A.Ş.	CEPTETEB Mobil Application, Pratik Borsa
17 Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Ziraat Mobil, Ziraat Tablet, Ziraat Wap
18 Türkiye Garanti Bankası A.Ş.	Garanti Cep, BonusFlaş
19 Türkiye Halk Bankası A.Ş.	Halkbank Mobil Banking
20 Türkiye İş Bankası A.Ş.	İşCep ve Maximum Mobil
21 Türkiye Vakıflar Bankası T.A.O.	VakıfBank Mobil Banking
22 Yapı ve Kredi Bankası A.Ş.	Yapı Kredi Mobil, World Mobil

Glossary of Digital Banking Statistics

I. Number of Customers Using Digital Banking Services

1. Number of registered retail customers:

a) Total number of retail customers that logged in at least once

1) Only Internet Banking Users: The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once.

2) Only Mobil Banking Users : The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once.

3) Both Internet and Mobile Banking Users: The total number of retail customers who logged in to both internet and mobile banking at least once.

b) Total number of retail customers that logged in at least once in one-year period

1) Only Internet Banking Users: The total number of retail customers who logged in to "only" internet banking (not mobile banking) at least once in 1-year period.

2) Only Mobil Banking Users : The total number of retail customers who logged in to "only" mobile banking (not internet banking) at least once in 1-year period.

3) Both Internet and Mobile Banking Users: The total number of retail customers who logged in to both internet and mobile banking at least once in 1-year period.

2. Number of active retail customers ("active retail customers" that made transactions at least once(logging in is sufficient) in the related three-month period)

1) Only Internet Banking Users: The total number of active retail customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.

2) Only Mobil Banking Users: The total number of active retail customers who logged in to "only" mobile banking (not internet banking) at least once in the related three-month period.

3) Both Internet and Mobile Banking Users: The total number of active retail customers who used both internet and mobile banking at least once in the related three-month period.

3. Number of registered commercial customers: (The number of users opened on behalf of company will be excluded. The number of company is used)

a) Total number of commercial customers that logged in at least once

1) Only Internet Banking Users: The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once.

2) Only Mobil Banking Users: The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once.

3) Both Internet and Mobile Banking Users: The total number of commercial customers who logged in to both internet and mobile banking at least once.

b) Total number of commercial customers that logged in at least once in one-year period.

1) Only Internet Banking Users: The total number of commercial customers who logged in to "only" internet banking (not mobile banking) at least once in 1-year period.

2) Only Mobil Banking Users: The total number of commercial customers who logged in to "only" mobile banking (not internet banking) at least once in 1-year period.

3) Both Internet and Mobile Banking Users: The total number of commercial customers who logged in to both internet and mobile banking at least once in 1-year period.

4. Number of active commercial customers ("active commercial customers" that made transactions at least once(logging in is sufficient) in the related three-month period)

1) Only Internet Banking Users: The total number of active commercial customers who logged in to "only" internet banking (not mobile banking) at least once in the related three-month period.

2) Only Mobil Banking Users: The total number of active commercial customers who logged in to "only" mobile banking (not internet banking) at least once in the related three-month period.

3) Both Internet and Mobile Banking Users: The total number of active commercial customers who logged in to both internet and mobile banking at least once in the related three-month period.

II. Number of Active Retail Digital Banking Customers by Gender

(Number of Active Retail Customers: Number of active retail customers, who have made transactions at least once(logging in is sufficient) in the related three-month period, is distributed according to gender. Customers are grouped by gender according to the last day of the relevant quarter)

III. Number of Active Retail Digital Banking Customers by Age

(Number of Active Retail Customers: Number of active retail customers, who have made transactions at least once(logging in is sufficient) in the related three-month period, is distributed according to age. Customers are grouped by age according to the last day of the relevant quarter)

***Publication Periods of the Report:**

March: May 1.Week

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Glossary of Internet Banking Statistics*

*** Transactions realized by the customer by using "the bank's internet banking site" or "the site designed for mobile devices-(that the address are different from internet banking site)" (customer should log-in)**

*** The customers using other internet banking applications are added to the statistics. If the customer used internet banking site and other internet applications in the same quarter, it is counted as "one" customer.**

I. Number of Customers Using Internet Banking Services

1. Number of registered retail customers:

a) Total number of registered customers that logged in at least once to make internet banking transaction.

b) Total number of registered customers that logged in at least once in 1-year period to make internet banking transaction.

2. Number of active retail customers: Total number of active retail customers that logged in at least once in the related three-month period (Enough to logged into the internet banking).

3. Number of registered commercial customers:

(The number of users opened on behalf of company will be excluded. The number of company is used)

a) Total number of registered customers that logged in at least once to make internet banking transaction.

b) Total number of registered customers that logged in at least once in 1-year period to make internet banking transaction.

4. Number of active commercial customers : Total number of active commercial customers that logged in at least once in the related three-month period (Enough to logged into the internet banking).

II. Non-Financial Transactions in the related three-month period

1. Number credit card of applications in the related three-month period (Not including virtual card applications)

2. Number of loan applications in the related three-month period.

3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.

4. Number of invoice payment orders in the related three-month period.

III. Financial Transactions in the related three-month period (Number, Volume)

1. Money Transfers

a) **EFT** : Money transfers to other banks. Only the transactions that customer, himself, made from the internet banking, will be reported. Regular and time EFT orders will not be counted.

b) **Money orders** (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.

- Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.

- Money orders to other recipients in the same bank.

c) **Foreign currency transfers:** Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.

- SWIFT

- Others (Western Union, Moneygram, etc)

*FC : In terms of TRY.

2. Payments (Number, Volume)

a) Invoice payments

b) Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)

c) SGK premium payments

d) Loan payments (consumer, housing etc.)

e) Motorized vehicles taxes

f) Traffic penalty payments

g) GSM crediting payments

h) Chance game payments

e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments (municipality, e-devlet payments, etc) and any payments other than items above)

3. Investment Transactions (Number, Volume)

a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using internet banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds
- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

- Buying FX
- Selling FX
- Cross transactions (FX to other FX transactions are counted as 1 transaction)

c) Time deposit accounts

- Opening time deposit accounts
- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds
- Selling bills and bonds

g) Gold transactions (buying/selling transactions by the customer)

- Buying gold
- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

b) Cash advance in installments (Repayments are based on an installment plan)

c) Payment to own credit card

d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Other Financial Transactions (Number, Volume):

Money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VIOB guarantee deposit/withdrawal transactions etc.)

IV. Product Sales Realized in the Related 3-month Period

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending procedure is issued through internet banking channel (except transactions made by credit cards)

2. Insurance sales: Sales of insurance transactions that are issued through internet banking channel. (Including all loan-related or non-loan-related insurance sales.)

***Publication Periods of the Report:**

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Glossary of Mobile Banking Statistics*

*** Transactions made by the customers by downloading "the bank's mobile banking application" or by using "the site designed for mobile devices-that the addresses are different from mobile banking site (customer should log-in)**

The customers using other mobile banking applications are added to the statistics. If the customer used mobile banking site and other mobile applications in the same quarter, it is counted as "one" customer.

I. Number of Customers Using Mobile Banking Services

(The number of users opened on behalf of company will be excluded. The number of "company" will be used. If the bank has customers using two or more mobile applications of the bank, this will be counted as "one".

1. Number of registered customers:

- a) Total number of registered customers that logged in at least once.
- b) Total number of registered customers that logged in at least once in 1-year period.

2. Number of active retail customers: Total number of active customers that logged in at least once in the related three-month period (Enough to logged into the mobile banking).

3. Number of registered commercial customers:

- a) Total number of registered customers that logged in at least once to make mobile banking transaction.
- b) Total number of registered customers that logged in at least once in 1-year period to make mobile banking

4. Number of active commercial customers : Total number of active commercial customers that logged in at least once in the related three-month period (Enough to logged into the mobile banking).

II. Non-Financial Transactions in the related three-month period

- 1. Number credit card of applications in the related three-month period (Not including virtual card applications).
- 2. Number of loan applications in the related three-month period.
- 3. Regular payment orders : Number of regular (time or regular) EFT or money orders, private school dues, apartments dues, rents and cooperative payments, installment payments of public offers etc. in the related three-month period.
- 4. Number of invoice payment orders in the related three-month period.

III. Financial Transactions in the related three-month period (Number, Volume)

1. Money Transfers

- a) **EFT** : Money transfers to other banks. Only the transactions that customer, himself, made from mobile banking, will be reported. Regular and time EFT orders will not be counted.
 - b) **Money orders** (Turkish Currency (TC), Foreign Currency*(FC)) : Money orders within accounts of the same bank.
 - Money orders among own accounts (Except money orders from/to investment accounts). Only money orders between "demand deposit accounts" will be included. "Money orders from/to investment accounts" and "Money orders from/to intermediary institutions" will not be included. Also, orders that are realized automatically by system will be excluded.
 - Money orders to other recipients in the same bank.
 - c) **Foreign currency transfers:** Foreign currency transfers by SWIFT, MoneyGram, Western Union etc.
 - SWIFT
 - Others (Western Union, Moneygram, etc)
- *FC : In terms of TRY.*

2. Payments (Number, Volume)

- a) Invoice payments
- b) Tax payments : Customs duties, corporate taxes, municipality payments etc. (all of tax payments except motorized vehicles taxes)
- c) SGK premium payments
- d) Loan payments (consumer, housing etc.)
- e) Motorized vehicles taxes
- f) Traffic penalty payments
- g) GSM crediting payments
- h) Chance game payments

e) Other payments (Fees (for tuition, departure tax, passport etc.), insurance policies, leasing, OGS-HGS payments, donations, cheques, chamber of commerce payments, driving course payments, other public payments other than tax payments (municipality, e-devlet payments, etc) and any payments other than items above)

3. Investment Transactions (Number, Volume)

a) Investment funds (It only includes buying/selling transactions made by customer, himself, by using mobile banking. Buying/selling transactions realized automatically by the system will not be included)

- Buying funds

- Selling funds

b) Foreign currency transactions (buying/selling transactions by the customer)

- Buying FX

- Selling FX

- Cross transactions (FX to other FX transactions are counted as 1 transaction)

c) Time deposit accounts

- Opening time deposit accounts

- Closing time deposit accounts

d) Share certificate transactions realized

e) Repurchase agreements

f) Bills and bonds (including Eurobond)

- Buying bills and bonds

- Selling bills and bonds

g) Gold transactions (buying/selling transactions by the customer)

- Buying gold

- Selling gold

h) VIOB transactions realized

4. Credit Card Transactions (Number, Volume)

a) Cash advance

b) Cash advance in installments (Repayments are based on an installment plan)

c) Payment to own credit card

d) Payment to others' credit card (Except credit card payments by EFT to the other bank)

5. Number of Transactions Made on Mobile (Number)

a) Number of withdrawal transactions realized: (Withdrawal transactions with mobile banking applications)

b) Number of deposit transactions: (Deposit transactions with mobile banking applications)

c) Number of mobile payments: (QR code / NFC / vehicle payment made by POS or virtual POS)

6. Other Financial Transactions (Number, Volume):

Money orders from/to investment accounts, time deposit partial payment transactions, virtual POS transactions, virtual card transactions, file transfers, margin trading, short sales and lending and borrowing of securities, VIOB guarantee deposit/withdrawal transactions etc.)

IV. Product Sales Realized in the related three-month period

1. Instant credit lending: Number and volume of instant credit lending transactions that the lending procedure is issued through mobile banking channel (except transactions made by credit cards)

2. Insurance sales: Sales of insurance transactions that are issued through mobil banking channel.

(Including all loan-related or non-loan-related insurance sales.)

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